

# EXHIBIT A



July 23, 2012

**URGENT MATERIAL ENCLOSED**  
**BY E-MAIL AND CERTIFIED MAIL (RETURN RECEIPT REQUESTED)**

The Bank of New York Mellon Trust Company, N.A.  
601 Travis Street, 16th Floor  
Houston, Texas 77002

Attention: Worldwide Securities Services/ Structured Finance Services-2006-HSA4  
and 2006-HSA5

Re: Home Equity Loan Trust 2006-HSA4, Home Equity Loan-Backed Term  
Notes, Series 2006-HSA4; and

Home Equity Loan Trust 2006-HSA5, Home Equity Loan-Backed Term Notes,  
Series 2006-HSA5

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Ladies and Gentlemen:

Reference is made to the Indentures (each an “Indenture”) described on Exhibit A, each of which you are party to, relating to the series of notes described above (the “Notes”). With respect to each series of Notes, MBIA Insurance Corporation (the “Credit Enhancer”) issued the Policy referred to in the applicable Indenture.

Pursuant to each Indenture, the Credit Enhancer has the right to direct remedial actions relating to the Notes, including, but not limited to, the acceptance of any settlement or compromise offers. We hereby instruct you to not consider or accept any settlement or compromise offers relating to any claims that may belong to the above-referenced Trusts, including, but not limited to the RMBS Trust Settlement Agreement, dated as of May 13, 2012 (the “Gibbs Settlement Agreement”), by and between Residential Capital, LLC and its direct and indirect subsidiaries and the Institutional Investors (as defined in the Gibbs Settlement Agreement) represented by Gibbs & Bruns, LLP and others, or the RMBS Trust Settlement Agreement, dated as of May 13, 2012 (the “Talcott Settlement Agreement”), by and between Residential Capital, LLC and its direct and indirect subsidiaries and the Institutional Investors (as defined in the Talcott Settlement Agreement) represented by Talcott Franklin P.C. and others. As such, it is the Credit Enhancer’s position that it would not be reasonable for you to incur any costs or expenses in evaluating any such settlement or compromise offers and, therefore, the Credit Enhancer will not reimburse you for any such costs or expenses.



Sincerely,

MBIA Insurance Corporation

By: 

Name: David Glehan

Title: Managing Director

**EXHIBIT A**

1. Indenture, dated as of July 26, 2006, among Home Equity Loan Trust 2006-HSA4 and The Bank of New York Mellon Trust Company, N.A., successor indenture trustee to JPMorgan Chase Bank, National Association
2. Indenture, dated as of September 28, 2006, among Home Equity Loan Trust 2006-HSA5 and The Bank of New York Mellon Trust Company, N.A., successor indenture trustee to JPMorgan Chase Bank, National Association

# **EXHIBIT B**



July 23, 2012

**URGENT MATERIAL ENCLOSED**  
**BY E-MAIL AND CERTIFIED MAIL (RETURN RECEIPT REQUESTED)**

U.S. Bank National Association  
60 Livingston Avenue  
EP-MN-WS3D  
St. Paul, Minnesota 55107  
Attention: Global Securities Solutions, RFMSII 2007-HSA1

Re: Home Equity Loan Trust 2007-HSA1, Home Equity Loan-Backed Term  
Notes, Series 2007-HSA1

Ladies and Gentlemen:

Reference is made to the Indenture, dated as of February 27, 2007 (the "Indenture"), by and between Home Equity Loan Trust 2007-HSA1 and Bank of America, N.A., successor by merger to LaSalle Bank National Association, relating to the series of notes described above (the "Notes"). With respect to the Notes, MBIA Insurance Corporation (the "Credit Enhancer") issued the Policy referred to in the Indenture.

Pursuant to the Indenture, the Credit Enhancer has the right to direct remedial actions relating to the Notes, including, but not limited to, the acceptance of any settlement or compromise offers. We hereby instruct you to not consider or accept any settlement or compromise offers relating to any claims that may belong to the above-referenced Trusts, including, but not limited to the RMBS Trust Settlement Agreement, dated as of May 13, 2012 (the "Settlement Agreement"), by and between Residential Capital, LLC and its direct and indirect subsidiaries and the Institutional Investors (as defined in the Settlement Agreement). As such, it is the Credit Enhancer's position that it would not be reasonable for you to incur any costs or expenses in evaluating any such settlement or compromise offers and, therefore, the Credit Enhancer will not reimburse you for any such costs or expenses.

Sincerely,

MBIA Insurance Corporation

By:   
Name: David Glehan  
Title: Managing Director

# EXHIBIT C



July 23, 2012

**URGENT MATERIAL ENCLOSED**  
**BY E-MAIL AND CERTIFIED MAIL (RETURN RECEIPT REQUESTED)**

U.S. Bank National Association  
60 Livingston Avenue  
EP-MN-WS3D  
St. Paul, Minnesota 55107

Attention: GMACM Home Equity Loan Trust 2004-HE4  
GMACM Home Equity Loan Trust 2006-HE4  
GMACM Home Equity Loan Trust 2007-HE1

Re: GMACM Home Equity Loan Trust 2004-HE4, GMACM Home Equity  
Loan-Backed Term Notes, Series 2004-HE4;

GMACM Home Equity Loan Trust 2006-HE4, GMACM Home Equity  
Loan-Backed Term Notes, Series 2006-HE4; and

GMACM Home Equity Loan Trust 2007-HE1, GMACM Home Equity  
Loan-Backed Term Notes, Series 2007-HE1

Ladies and Gentlemen:

Reference is made to the Indentures (each an “Indenture”) described on Exhibit A, each of which you are party to, relating to the series of notes described above (the “Notes”). With respect to each series of Notes, MBIA Insurance Corporation (the “Enhancer”) issued the Policy referred to in the applicable Indenture.

Pursuant to each Indenture, the Enhancer has the right to direct remedial actions relating to the Notes, including, but not limited to, the acceptance of any settlement or compromise offers. We hereby instruct you to not consider or accept any settlement or compromise offers relating to any claims that may belong to the above-referenced Trusts, including, but not limited to the RMBS Trust Settlement Agreement, dated as of May 13, 2012 (the “Settlement Agreement”), by and between Residential Capital, LLC and its direct and indirect subsidiaries and the Institutional Investors (as defined in the Settlement Agreement). As such, it is the Enhancer’s position that it would not be reasonable for you to incur any costs or expenses in evaluating any such settlement or compromise offers and, therefore, the Enhancer will not reimburse you for any such costs or expenses.





Sincerely,

MBIA Insurance Corporation

By: 

Name: David Glehan

Title: Managing Director

**EXHIBIT A**

1. Indenture, dated as of October 28, 2004, among GMACM Home Equity Loan Trust 2004-HE4 and U.S. Bank National Association, successor indenture trustee to Wells Fargo Bank, N.A.
2. Indenture, dated as of September 27, 2006, among GMACM Home Equity Loan Trust 2006-HE4 and U.S. Bank National Association, successor indenture trustee to The Bank of New York Mellon Trust Company, N.A., successor indenture trustee to JPMorgan Chase Bank, National Association
3. Indenture, dated as of March 29, 2007, among GMACM Home Equity Loan Trust 2007-HE1 and U.S. Bank National Association, successor indenture trustee to The Bank of New York Mellon Trust Company, N.A., successor indenture trustee to JPMorgan Chase Bank, National Association

# EXHIBIT D



July 23, 2012

**URGENT MATERIAL ENCLOSED**  
**BY E-MAIL AND CERTIFIED MAIL (RETURN RECEIPT REQUESTED)**

U.S. Bank National Association  
60 Livingston Avenue  
EP-MN-WS3D  
St. Paul, Minnesota 55107  
Attention: Home Equity Loan Trusts 2007-HSA2 and 2007-HSA3

Re: Home Equity Loan Trust 2007-HSA2, Home Equity Loan Pass-Through  
Certificates, Series 2007-HSA2; and

Home Equity Loan Trust 2007-HSA3, Home Equity Loan-Backed Term  
Notes, Series 2007-HSA3

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Ladies and Gentlemen:

Reference is made to the agreements (each an "Agreement") described on Exhibit A, each of which you are party to, relating to the series of securities described above (the "Securities"). With respect to each series of Securities, MBIA Insurance Corporation (the "Credit Enhancer") issued the Policy or Policies referred to in the applicable Agreement.

Pursuant to each Agreement, the Credit Enhancer has the right to direct remedial actions relating to the Securities, including, but not limited to, the acceptance of any settlement or compromise offers. We hereby instruct you to not consider or accept any settlement or compromise offers relating to any claims that may belong to the above-referenced Trusts, including, but not limited to the RMBS Trust Settlement Agreement, dated as of May 13, 2012 (the "Settlement Agreement"), by and between Residential Capital, LLC and its direct and indirect subsidiaries and the Institutional Investors (as defined in the Settlement Agreement). As such, it is the Credit Enhancer's position that it would not be reasonable for you to incur any costs or expenses in evaluating any such settlement or compromise offers and, therefore, the Credit Enhancer will not reimburse you for any such costs or expenses.

Sincerely,

MBIA Insurance Corporation

By: 

Name: David Glehan

Title: Managing Director

**EXHIBIT A**

1. Pooling and Servicing Agreement, dated as of April 1, 2007, among Residential Funding Mortgage Securities II, Inc., Residential Funding Company, LLC and U.S. Bank National Association, successor trustee to Bank of America, N.A., successor by merger to LaSalle Bank National Association
2. Indenture, dated as of May 30, 2007, among Home Equity Loan Trust 2007-HSA3 and U.S. Bank National Association, successor trustee to Bank of America, N.A., successor by merger to LaSalle Bank National Association